

**Information to identify the case:**

Debtor 1	<u>Kevin W Castor</u>	Social Security number or ITIN	xxx-xx-1294
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Diane L. Castor</u>	Social Security number or ITIN	xxx-xx-2885
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 11-42700-JNP			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Kevin W Castor

Diane L. Castor

6/28/17

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Kevin W Castor  
 Diane L. Castor  
 Debtors

Case No. 11-42700-JNP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 25

Date Rcvd: Jun 28, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 30, 2017.

db/jdb +Kevin W Castor, Diane L. Castor, 27 Dorset Ave, Millville, NJ 08332-4835  
 512525104 Capital One, POB 260848, Plano, TX 75026-0848  
 512749335 +Capital One Auto Finance, 9441 LBJ Freeway, Suite 350, Dallas, Texas 75243-4652  
 516795704 +Kevin W. & Diane L. Castor, 27 Dorset Avenue, Millville, NJ 08332-4835  
 514127845 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage, LLC, 350 Highland Drive,  
 Lewisville, TX 75067)  
 512525110 +Pressler & Pressler, 7 Entin rd., Parsippany, NJ 07054-5020  
 512525111 Proactiv, PO Box 11448, Des Moines, IA 50336-1448

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Jun 28 2017 22:47:29 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 28 2017 22:47:25 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 512809144 +EDI: BANKAMER.COM Jun 28 2017 22:28:00 BAC Home Loan Servicing, LP, 400 National Way,  
 Bankruptcy Department Mail Stop CA6-919-, Simi Valley, CA 93065-6414  
 512655707 +EDI: OPHSUBSID.COM Jun 28 2017 22:28:00 BACK BOWL I LLC, SERIES C,  
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 512525103 EDI: BANKAMER.COM Jun 28 2017 22:28:00 Bank of America, POB 5170,  
 Simi Valley, CA 93062-5170  
 512655666 +EDI: OPHSUBSID.COM Jun 28 2017 22:28:00 CANDICA, LLC, C O WEINSTEIN AND RILEY, PS,  
 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 512525106 EDI: CITICORP.COM Jun 28 2017 22:28:00 Citi Cards, PO Box 182564,  
 Columbus, OH 43218-2564  
 512662075 +EDI: AISACG.COM Jun 28 2017 22:28:00 Capital One Auto Finance,  
 c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347  
 515126493 +EDI: AISACG.COM Jun 28 2017 22:28:00 Capital One Auto Finance, a division of Capital On,  
 P.O. Box 201347, Arlington, TX 76006-1347  
 512525105 EDI: CAPITALONE.COM Jun 28 2017 22:28:00 Capital One Bank, PO Box 71083,  
 Charlotte, NC 28272-1083  
 512648454 EDI: CAPITALONE.COM Jun 28 2017 22:28:00 Capital One Bank (USA), N.A. by American InfoSourc,  
 PO Box 71083, Charlotte, NC 28272-1083  
 512525107 EDI: DISCOVER.COM Jun 28 2017 22:28:00 Discover, PO Box 71084, Charlotte, NC 28272-1084  
 512537237 EDI: DISCOVER.COM Jun 28 2017 22:28:00 Discover Bank, DB Servicing Corporation,  
 PO Box 3025, New Albany, OH 43054-3025  
 512525108 +E-mail/Text: fggbanko@fgny.com Jun 28 2017 22:46:52 Forster, Garbus & Garbus,  
 7 Banta Place, Hackensack, NJ 07601-5604  
 512525109 EDI: IIC9.COM Jun 28 2017 22:28:00 I.C. System Inc., 444 Highway 96 East, PO Box 64437,  
 St. Paul, MN 55164-0437  
 512803532 EDI: PRA.COM Jun 28 2017 22:28:00 Portfolio Recovery Associates, LLC,  
 c/o Citibank South Dakota, N.a., POB 41067, Norfolk VA 23541  
 512525112 +E-mail/Text: rdkcollects@gmail.com Jun 28 2017 22:47:21 Receivables Management,  
 23800 W. Ten Mile Rd. Suite 140, Southfield, MI 48033-3194  
 512525113 EDI: SEARS.COM Jun 28 2017 22:28:00 Sears Credit cards, PO Box 183082,  
 Columbus, OH 43218-3082

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

514127846\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage, LLC, 350 Highland Drive,  
 Lewisville, TX 75067, Nationstar Mortgage, LLC, 350 Highland Drive,  
 Lewisville, TX 75067)

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-1

User: admin  
Form ID: 3180W

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Total Noticed: 25

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 30, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 28, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor HSBC Bank USA, National Association as Trustee for Ellington Loan Acquisition Trust 2007-1, Mortgage Pass-Through Certificates, Series 2007-1  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
R. A. Lebron on behalf of Creditor BANK OF AMERICA, N.A., AS SERVICER FOR HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE HOLDERS OF THE ELLINGTON LOAN ACQUISITION TRUST 2007-1, MORTGAGE PASS- THROUGH CERTIFICATES, SERIES 2007- bankruptcy@feinsuch.com  
Rhondi L. Schwartz on behalf of Creditor HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE HOLDERS OF THE ELLINGTON LOAN ACQUISITION TRUST 2007-1, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-1 njbankruptcynotifications@logs.com  
Terry Tucker on behalf of Debtor Kevin W. Castor terrytucker@comcast.net  
Terry Tucker on behalf of Joint Debtor Diane L. Castor terrytucker@comcast.net

TOTAL: 7